

B6I (Official Form 6I) (12/07)

In re **James Ernest Downs and Karen Joy Downs,**Case No. **13-30011****Debtor**

(if known)

SCHEDULE I – CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE			
Married	RELATIONSHIP(S):	N/A	AGES(S):	N/A
Employment:	DEBTOR		SPOUSE	
Occupation	Owner of Jim's RV Sales and Service			
Name of Employer	James & Karen Downs			
How long employed	35 years			
Address of Employer	1425 W Sunset Blvd St George, UT 84770.00		UT	

INCOME: (Estimate of average or projected monthly income at time case filed)

DEBTOR

SPOUSE

1. Monthly gross wages, salary, and commissions
-
- (Prorate if not paid monthly)

\$ 2,500.00\$ 0.00

2. Estimate monthly overtime

\$ 0.00\$ 0.00

3. SUBTOTAL

\$ 2,500.00\$ 0.00

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security

\$ 310.00\$ 0.00

- b. Insurance

\$ 0.00\$ 0.00

- c. Union dues

\$ 0.00\$ 0.00

- d. Other (Specify):

\$ 0.00\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 310.00\$ 0.00

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 2,190.00\$ 0.00

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ _____

\$ _____

8. Income from real property

\$ _____

\$ _____

9. Interest and dividends

\$ _____

\$ _____

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ _____

\$ _____

11. Social security or government assistance (Specify):
- Social Security**

\$ 1,100.00\$ 0.00

12. Pension or retirement income

\$ _____

\$ _____

13. Other monthly income (Specify):

\$ _____

\$ _____

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 1,100.00\$ 0.00

15. AVERAGE MONTHLY INCOME (Add amounts on lines 6 and 14)

\$ 3,290.00\$ 0.00

16. COMBINED AVERAGE MONTHLY INCOME: (combine column totals from line 15)

\$ 3,290.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

IF Income note B06I TF

B 6J (Official Form 6J) (12/07)

In re James Ernest Downs and Karen Joy Downs,
DebtorCase No. 13-30011
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS**

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1.	Rent or home mortgage payment (include lot rented for mobile home)	\$1,020.09
a.	Are real estate taxes included? Yes <u>X</u> No _____	
b.	Is property insurance included? Yes <u>X</u> No _____	
2.	Utilities:	
a.	Electricity and heating fuel	\$120.00
b.	Water and sewer	\$80.00
c.	Telephone	\$52.68
d.	Other _____	\$ _____
3.	Home maintenance (repairs and upkeep)	_____
4.	Food	\$500.00
5.	Clothing	_____
6.	Laundry and dry cleaning	\$5.00
7.	Medical and dental expenses	\$200.00
8.	Transportation (not including car payments)	\$200.00
9.	Recreation, clubs and entertainment, newspapers, magazines, etc.	_____
10.	Charitable contributions	\$50.00
11.	Insurance (not deducted from wages or included in home mortgage payments)	
a.	Homeowner's or renter's	_____
b.	Life	\$89.00
c.	Health	\$189.00
d.	Auto	\$142.00
e.	Other _____	\$ _____
12.	Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ _____
13.	Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a.	Auto	\$492.00
b.	Other _____	\$ _____
14.	Alimony, maintenance, and support paid to others	_____
15.	Payments for support of additional dependents not living at your home	_____
16.	Regular expenses from operation of business, profession, or farm (attach detailed statement)	_____
17.	Other: Haircuts.	\$24.00
18.	AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ 3,163.77
19.	Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: ***Expense anticipated change TE***	
20.	STATEMENT OF MONTHLY NET INCOME	
a.	Average monthly income from Line 15 of Schedule I	\$ 3,290.00
b.	Average monthly expenses from Line 18 above	\$ 3,163.77
c.	Monthly net income (a. minus b.)	\$ 126.23

United States Bankruptcy Court

UTAH

In re **James Ernest Downs and Karen Joy Downs**

Debtor

Case No. **13-30011**Chapter **11**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			\$ 1,300,000.00		
B - Personal Property			\$ 162,410.00		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				\$ 745,689.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)				\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims				\$ 14,884.19	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					\$ 3,290.00
J - Current Expenditures of Individual Debtors(s)					\$ 3,163.77
TOTAL		0	\$ 1,462,410.00	\$ 760,573.19	

In re James Ernest Downs and Karen Joy Downs, Case No. 13-30011
Debtor (if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date September 13, 2013

Signature: /s/James Ernest Downs
James Ernest Downs Debtor

Date September 13, 2013

Signature: /s/Karen J Downs
Karen Joy Downs (Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,
of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X _____
Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.